We claim:

1. A method for developing applications comprising a visual development environment for developing said applications, the visual development environment comprising a library of templates and components and a drag-and-drop interface to said

5 library;

providing a process for building said applications that separates aspects of the applications to include data sources, processes and presentations to client devices;

and providing an application descriptor output based upon predetermined standards to enable said applications to be executed on different computer systems.

10 2. The process of Claim 1 further comprising encapsulating portions of said applications and constructing the applications such that said portions can be selectively and dynamically enabled.

3. The process of Claim 1, wherein said computer systems are selected from the group consisting of internet-enabled desktop systems, wireless cellular telephones,

15 smart telephones, PDAs, and voice phones.

4. A process for executing applications in a multi-channel, multi-modal system having a plurality of subscribers comprising identifying each subscriber within a unique identifier which is independent of a subscriber device running said application, each subscriber being presented with a personalized interface, journaling transactions and

20 memory objects during interaction with a subscriber such that upon the subscriber being disconnected during a session the subscriber is uniquely identified upon reconnection to the application, and presenting to the subscriber an option to continue execution of the applications from a previous point of execution prior to said disconnection.

5. The process of Claim 4 wherein said journaling comprises storing threads of

25 execution of a subscriber during execution of an application; and recalling said stored threads of execution upon a subscriber reconnecting to the application following said disconnection.